



TORQ Analysis of Office Clerks, General to Insurance Policy Processing Clerks

INPUT SECTION:

Transfer	Title	O* NET	Filters		
From Title:	Office Clerks, General	43-9061.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Insurance Policy Processing Clerks	43-9041.02	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

OUTPUT SECTION:

Grand TORQ:

92

Ability TORQ				Skills TORQ				Knowledge TORQ			
Level			94	Level			86	Level			95
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Deductive Reasoning	53	12	59	Critical Thinking	63	22	70	Customer and Personal Service	74	12	86
Information Ordering	50	8	72	Speaking	51	5	77	Clerical	82	3	84
Written Comprehension	55	7	81								
Inductive Reasoning	48	7	56								
Near Vision	62	5	68								
Written Expression	50	4	68								
Problem Sensitivity	48	2	68								

LEVEL and IMPT (IMPORTANCE) refer to the Target Insurance Policy Processing Clerks. GAP refers to level difference between Office Clerks, General and Insurance Policy Processing Clerks.

ASK ANALYSIS

Ability Level Comparison - Abilities with importance scores over 50

Description	Office Clerks, General	Insurance Policy Processing Clerks	Importance
Written Comprehension	48	55	81
Information Ordering	42	50	72
Written Expression	46	50	68



Problem Sensitivity	46	48	68
Near Vision	57	62	68
Speech Clarity	42	42	68
Oral Comprehension	50	50	65
Oral Expression	57	57	65
Speech Recognition	55	48	65
Deductive Reasoning	41	53	59
Inductive Reasoning	41	48	56
Selective Attention	37	37	56
Category Flexibility	42	42	50
Finger Dexterity	32	30	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Office Clerks, General	Insurance Policy Processing Clerks	Importance
Active Listening	57	53	80
Speaking	46	51	77
Reading Comprehension	59	59	70
Critical Thinking	41	63	70

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Office Clerks, General	Insurance Policy Processing Clerks	Importance
Customer and Personal Service	62	74	86
Clerical	79	82	84

Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Office Clerks, General	Insurance Policy Processing Clerks	Description	Office Clerks, General	Insurance Policy Processing Clerks
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	0%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	6%	5%	Master's Degree	0%	0%
2-4 years	3%	7%	Post-Bachelor Cert	0%	0%
1-2 years	48%	46%	Bachelors	0%	0%
6-12 months	12%	16%	AA or Equiv	12%	15%
3-6 months	6%	9%	Some College	21%	12%
1-3 months	1%	3%	Post-Secondary Certificate	14%	11%
0-1 month	1%	0%	High School Diploma or GED	47%	61%
None	19%	10%	No HSD or GED	4%	0%



Office Clerks, General	Insurance Policy Processing Clerks
Most Common Educational/Training Requirement:	
Short-term on-the-job training	Moderate-term on-the-job training
Job Zone Comparison	
<p>2 - Job Zone Two: Some Preparation Needed</p> <p>Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.</p> <p>These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.</p> <p>Employees in these occupations need anywhere from a few months to one year of working with experienced employees.</p>	<p>2 - Job Zone Two: Some Preparation Needed</p> <p>Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.</p> <p>These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.</p> <p>Employees in these occupations need anywhere from a few months to one year of working with experienced employees.</p>

Tasks

Office Clerks, General	Insurance Policy Processing Clerks
Core Tasks	Core Tasks
<p>Generalized Work Activities:</p> <ul style="list-style-type: none"> • Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information. • Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. • Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person. • Performing Administrative Activities - Performing day-to-day administrative tasks such as maintaining information files and processing paperwork. • Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time. • Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data. 	<p>Generalized Work Activities:</p> <ul style="list-style-type: none"> • Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. • Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data. • Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards. • Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information. • Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
Specific Tasks	Specific Tasks
<p>Occupation Specific Tasks:</p> <ul style="list-style-type: none"> • Answer telephones, direct calls and take messages. • Collect, count, and disburse money, do basic bookkeeping and complete banking transactions. • Communicate with customers, employees, and other individuals to answer questions, 	<p>Occupation Specific Tasks:</p> <ul style="list-style-type: none"> • Apply insurance rating systems. • Calculate amount of claim. • Contact insured or other involved persons to obtain missing information. • Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data. • Pay small claims. • Post or attach information to claim file.



disseminate or explain information, take orders and address complaints.

- Compile, copy, sort, and file records of office activities, business transactions, and other activities.
- Complete and mail bills, contracts, policies, invoices, or checks.
- Complete work schedules, manage calendars and arrange appointments.
- Compute, record, and proofread data and other information, such as records or reports.
- Count, weigh, measure, and/or organize materials.
- Deliver messages and run errands.
- Inventory and order materials, supplies, and services.
- Maintain and update filing, inventory, mailing, and database systems, either manually or using a computer.
- Make travel arrangements for office personnel.
- Monitor and direct the work of lower-level clerks.
- Open, sort and route incoming mail, answer correspondence, and prepare outgoing mail.
- Operate office machines, such as photocopiers and scanners, facsimile machines, voice mail systems and personal computers.
- Prepare meeting agendas, attend meetings, and record and transcribe minutes.
- Process and prepare documents, such as business or government forms and expense reports.
- Review files, records, and other documents to obtain information to respond to requests.
- Train other staff members to perform work activities, such as using computer applications.
- Troubleshoot problems involving office equipment, such as computer hardware and software.
- Type, format, proofread and edit correspondence and other documents, from notes or dictating machines, using computers or typewriters.

Detailed Tasks

Detailed Work Activities:

- answer calls using switchboard
- answer customer or public inquiries
- arrange teleconference calls
- assist with business or managerial research
- calculate monetary exchange
- carry messages or packages

- Prepare and review insurance-claim forms and related documents for completeness.
- Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto repair facilities or local contractors.
- Review insurance policy to determine coverage.
- Transmit claims for payment or further investigation.

Detailed Tasks

Detailed Work Activities:

- calculate insurance premiums or awards
- code data from records
- distribute correspondence or mail
- examine files or documents to obtain information
- fill out business or government forms
- follow contract, property, or insurance laws
- interview customers
- maintain insurance records
- maintain inventory of office forms
- maintain records, reports, or files
- maintain telephone logs
- obtain information from individuals
- provide customer service
- recommend claim action
- review data on insurance applications or policies
- review insurance policies to determine appropriate coverage
- review records for completeness
- search legal records
- take messages
- transcribe spoken or written information
- type letters or correspondence
- use computers to enter, access or retrieve data

Tools - Examples

- 10-key calculators
- Desktop computers
- Dictation machines
- Personal computers



- classify information according to content or purpose
- collate printed materials
- communicate with customers or employees to disseminate information
- compile data for financial reports
- compile itinerary of planned meetings or activities
- complete patient insurance forms
- compute financial data
- date stamp messages, mail, or other information
- develop travel itinerary
- direct and coordinate activities of workers or staff
- disburse checks to satisfy accounts payable
- distribute correspondence or mail
- ensure correct grammar, punctuation, or spelling
- enter time sheet information
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- fill out insurance forms
- fill out purchase requisitions
- greet customers, guests, visitors, or passengers
- index information resources
- maintain account records
- maintain appointment calendar
- maintain inventory of office equipment or furniture
- maintain inventory of office forms
- maintain job descriptions
- maintain legal forms
- maintain record of organization expenses
- maintain records, reports, or files
- maintain telephone logs
- maintain travel expense accounts
- manage inventories or supplies
- measure, weigh, or count products or materials
- obtain information from individuals
- operate business machines
- operate calculating devices
- operate duplicating equipment
- organize legal information or records
- perform office equipment maintenance not requiring service call
- prepare bank deposits
- prepare meeting agenda
- prepare or maintain employee records
- prepare tax reports
- prepare travel vouchers



- process account invoices
- process invoices
- process medical records
- process payroll documents, records, or checks
- proofread printed or written material
- provide customer service
- receive or disburse cash related to payments received
- resolve customer or public complaints
- route multi-line telephone calls
- schedule employee work hours
- schedule meetings or appointments
- select software for clerical activities
- sell products or services
- sort books, publications, or other items
- sort mail letters or packages
- take dictation
- take messages
- transcribe spoken or written information
- type document from machine transcription
- type letters or correspondence
- understand technical operating, service or repair manuals
- use accounting or bookkeeping software
- use computers to enter, access or retrieve data
- use library or online Internet research techniques
- use oral or written communication techniques
- use relational database software
- use spreadsheet software
- use telephone communication techniques
- use word processing or desktop publishing software
- write business correspondence

Labor Market Comparison

Description	Office Clerks, General	Insurance Policy Processing Clerks	Difference
Median Wage	\$ 24,040	\$ 31,380	\$ 7,340
10th Percentile Wage	\$ 15,370	\$ 24,090	\$ 8,720
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 29,520	\$ 36,980	\$ 7,460
90th Percentile Wage	\$ 34,880	\$ 42,620	\$ 7,740
Mean Wage	\$ 24,580	\$ 32,190	\$ 7,610
Total Employment - 2007	13,910	1,810	-12,100



Employment Base - 2006	14,238	1,849	-12,389
Projected Employment - 2016	15,020	1,699	-13,321
Projected Job Growth - 2006-2016	5.5 %	-8.1 %	-13.6 %
Projected Annual Openings - 2006-2016	339	22	-317

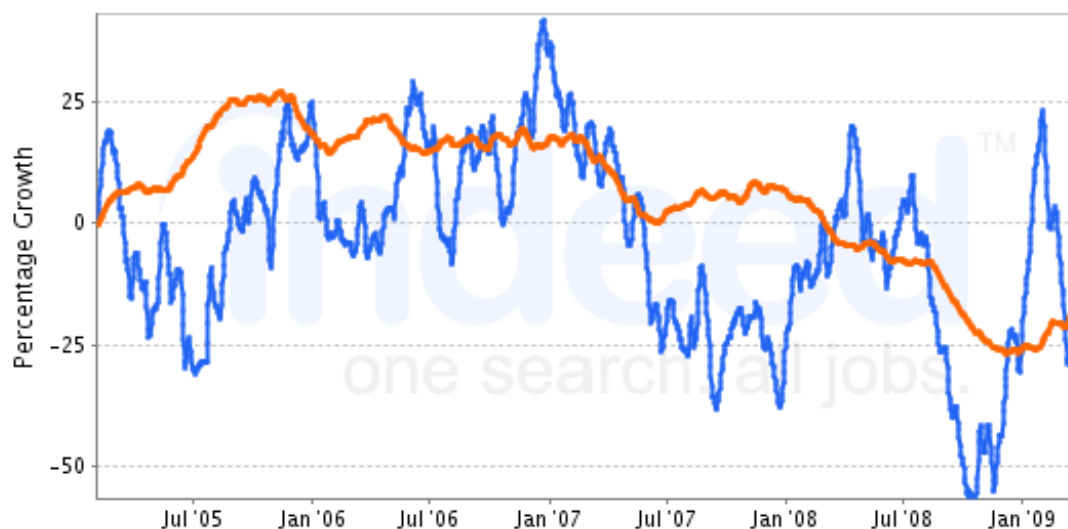
National Job Posting Trends

Trend for Office Clerks, General

Trend for
Insurance
Policy
Processing
Clerks

Job Trends from Indeed.com

— Office Clerk — Insurance Policy Processing Clerk

Data from [Indeed](http://Indeed.com)

Recommended Programs

General Office/Clerical and Typing Services

General Office Occupations and Clerical Services. A program that prepares individuals to provide basic administrative support under the supervision of office managers, administrative assistants, secretaries, and other office personnel. Includes instruction in typing, keyboarding, filing, general business correspondence, office equipment operation, and communications skills.

Institution	Address	City	URL
Northern Maine Community College	33 Edgemont Dr	Presque Isle	www.nmcc.edu

Maine Statewide Promotion Opportunities for Office Clerks, General

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings
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43-9061.00	Office Clerks, General	100	2	13,910	\$24,040.00	\$0.00	5%	339
43-9041.01	Insurance Claims Clerks	94	2	1,810	\$31,380.00	\$7,340.00	-8%	22
43-9041.02	Insurance Policy Processing Clerks	92	2	1,810	\$31,380.00	\$7,340.00	-8%	22
43-4031.03	License Clerks	91	2	1,190	\$27,650.00	\$3,610.00	9%	37
43-3021.02	Billing, Cost, and Rate Clerks	91	3	1,990	\$27,580.00	\$3,540.00	1%	28
43-4031.01	Court Clerks	91	2	1,190	\$27,650.00	\$3,610.00	9%	37
43-3051.00	Payroll and Timekeeping Clerks	90	3	650	\$30,470.00	\$6,430.00	-3%	17
43-6014.00	Secretaries, Except Legal, Medical, and Executive	90	2	10,400	\$28,260.00	\$4,220.00	-6%	172
43-3021.03	Billing, Posting, and Calculating Machine Operators	90	2	1,990	\$27,580.00	\$3,540.00	1%	28
43-6011.00	Executive Secretaries and Administrative Assistants	90	3	3,330	\$38,830.00	\$14,790.00	6%	76
43-3021.01	Statement Clerks	89	2	1,990	\$27,580.00	\$3,540.00	1%	28
43-4011.00	Brokerage Clerks	89	3	270	\$39,120.00	\$15,080.00	-13%	8
43-3031.00	Bookkeeping, Accounting, and Auditing Clerks	89	3	7,220	\$29,840.00	\$5,800.00	6%	177
43-9022.00	Word Processors and Typists	88	2	710	\$25,320.00	\$1,280.00	-18%	14
43-4141.00	New Accounts Clerks	88	2	210	\$28,080.00	\$4,040.00	-14%	6

Top Industries for Insurance Policy Processing Clerks

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Insurance agencies and brokerages	524210	27.08%	68,773	70,013	1.80%
Direct insurance (except life, health, and medical) carriers	524120	24.30%	61,718	58,058	-5.93%
Other insurance related activities	524290	8.08%	20,531	22,086	7.58%
Management of companies and enterprises	551100	3.01%	7,656	7,943	3.75%
Insurance and employee benefit funds	525100	1.28%	3,261	3,616	10.91%
State government, excluding education and hospitals	929200	0.94%	2,377	2,100	-11.68%



General medical and surgical hospitals, public and private	622100	0.76%	1,924	1,917	-0.36%
Offices of physicians	621100	0.69%	1,752	1,986	13.39%
Employment services	561300	0.55%	1,403	1,598	13.91%
Office administrative services	561100	0.48%	1,214	1,385	14.11%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.48%	1,226	1,324	7.93%
Depository credit intermediation	522100	0.48%	1,207	1,108	-8.24%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.37%	934	997	6.74%
Self-employed workers, primary job	000601	0.36%	912	875	-4.12%
Other financial investment activities	523900	0.32%	810	1,027	26.84%

Top Industries for Office Clerks, General

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Local government, excluding education and hospitals	939300	6.76%	216,353	239,442	10.67%
Employment services	561300	5.73%	183,333	205,732	12.22%
Colleges, universities, and professional schools, public and private	611300	5.46%	174,730	192,577	10.21%
Elementary and secondary schools, public and private	611100	3.90%	124,823	129,588	3.82%
General medical and surgical hospitals, public and private	622100	3.64%	116,610	127,184	9.07%
State government, excluding education and hospitals	929200	3.15%	100,831	87,729	-12.99%
Offices of physicians	621100	2.61%	83,460	113,946	36.53%
Religious organizations	813100	1.96%	62,566	73,970	18.23%
Management of companies and enterprises	551100	1.74%	55,727	63,288	13.57%
Legal services	541100	1.54%	49,191	58,552	19.03%
Offices of real estate agents and brokers	531200	1.53%	48,935	64,594	32.00%
Junior colleges, public and private	611200	1.45%	46,336	50,439	8.86%
Insurance agencies and brokerages	524210	1.36%	43,651	48,643	11.44%
Accounting, tax preparation, bookkeeping, and payroll services	541200	1.35%	43,237	55,570	28.53%
Depository credit intermediation	522100	1.23%	39,275	39,448	0.44%